

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:

Melissa F. Young Chapter 13
13-16473

Debtor

Bankruptcy No.

PRE-DISCHARGE CERTIFICATION
OF COMPLIANCE WITH PROVISIONS OF
11 U.S.C. SECTIONS 1328

Debtor(s), Melissa F. Young, upon my/our oath according to law, hereby certify as follows in connection with my/our request for a discharge in the above-captioned case ("Case"): (Check all applicable statements and provide all required information)

☒ 1. I/We have made our final payment in the Case and I/We are requesting the Court to issue a discharge in the Case.

2. I/We have completed an instructional course concerning personal financial management described in 11 U.S.C. §111 provided by the following entity, at the following address:

Access Counseling, Inc.
online @ www.accessbk.org

3. ☒ A. I/We have not been required by a judicial or administrative order, or by statute to pay any domestic support obligation as defined in 11 U.S.C. §101(14A) either before the Case was filed or at any time after the filing of the Case.

OR

[Note: If "B" is applicable, all information required in questions B.i through B.iv must be provided]

B.i. I/We certify that prior to the date of this affidavit I/we have paid all amounts due under any domestic support obligation [as defined in 11 U.S.C. §101(14A)] required by a judicial or administrative order, or by statute including amounts due before the Case was filed, to the extent provided for by the plan.

The name and address of each holder of a domestic support obligation is as follows:

B.ii. My/Our most recent address is as follows:

B.iii. The name and address of my/our most recent employer(s) is as follows:

B.iv. The following creditors hold a claim that is not discharged under 11 U.S.C. §523 (a)(2) or (a)(4) or a claim that was reaffirmed under 11 U.S.C. §524 (c):

4. ☒ I/We have not received a discharge in a Chapter 7, 11 or 12 bankruptcy case during the 4-year period prior to the order for relief in the Case.

5. ☒ I/We have not received a discharge in another Chapter 13 bankruptcy case during the 2-year period prior to the order for relief in the Case.

6. ☒ A. I/We did not have either at the time of filing of the Case or at the present time, equity in excess of \$125,000.00 in the type of property described in 11 U.S.C. § 522 (p)(1) [generally the debtor's homestead].

OR

B. There is not currently pending any proceeding in which I [in an individual case] or either of us [in a joint case] may be found guilty of a felony of the kind described in 11 U.S.C. § 522 (q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522 (q)(1)(B).

By this Certification, I/We acknowledge that all of the statements contained herein are

true and accurate and that the Court may rely on the truth of each of these statements in determining whether to grant me/us a discharge in the Case. The Court may revoke my discharge if the statements relied upon are not accurate.

/s/ Melissa F. Young
Debtor
/s/ Melissa
Debtor

DATED: 8/17/18

05/15/06